

The PATRIOT

July 2023



A Newsletter for Members of American Heritage Credit Union



GIVING MORE MEMBER DISCOUNTS!

YOUR CREDIT UNION MEMBERSHIP IS YOUR TICKET TO SAVING BIG ON A VARIETY OF EVENTS, ATTRACTIONS, SERVICES, AND PRODUCTS.

FUN FOR THE WHOLE FAMILY:

★ Take a visit to America's first zoo! **The Philadelphia Zoo** has over 160 years of experience in conserving wildlife, caring for animals, and educating our communities: **20% off tickets for ages 12+**

★ Take the family to Mount Hope Estate to experience the **Pennsylvania Renaissance Faire**: **10% off**

★ Heading down the shore this summer? Purchase your discounted tickets for **Morey's Piers** in Wildwood, NJ: **15% off**

★ Learn about our country's beginnings at the **Museum of the American Revolution**: **\$10 tickets** available at select branches.

★ Root for the home team! We partner with the Philadelphia **Phillies**, **76ers**, and **Flyers** to offer members **discounted tickets** to select games which support our Kids-N-Hope Foundation.

★ Save more on your next car rental to help you get to your summer destination! Our partners at **Enterprise Rent-A-Car**®, **Alamo**®, and **National Car Rental**® offer a variety of discounts for our members!

Visit AHCU.co/Discounts for the full list of options and to receive your discount codes today!

FIRST-TIME HOMEBUYERS CAN RECEIVE UP TO \$5,750 TOWARDS HOMEBUYING COSTS!

First Front Door Grant
Up To \$5,000
For a Down Payment¹

First-Time Homebuyer Credit
Up To \$500
Closing Cost Credit²

Buy Through One Of Our Realtors
\$250 GIFT CARD³
To The Home Depot®

Visit AmericanHeritageCU.org/FTH to apply easily today!



Our friendly real estate agents can also help sell your home quickly with our exclusive **4.5% home selling listing fee⁴**!

Visit FirstHeritageRealty.com or call **855.525.7900**.

WE OFFER **YOU** THE **RIGHT** FINANCIAL SOLUTIONS BECAUSE YOU'RE **FAMILY**.

PRESIDENT'S MESSAGE



Dear Fellow Members,

With summer well underway, we hope you and your families are enjoying your time together and are able to take advantage of our newly added Member Benefit Discount options. Members can now receive cost savings on popular attractions, such as The Philadelphia Zoo, Morey's Piers, and more. We are always seeking new ways to provide new benefits and discounts as well as innovative products and services to our members to help achieve their financial goals.

In recent months, we have implemented our new business credit cards to help our business members increase their purchasing power and find more financial flexibility to reach their goals. We also relocated our Langhorne branch in an effort to make our services more accessible to our Bucks County members with extended drive-thru hours and services.

In addition to our growing member services, our Marketing and Business Development teams have won dozens of awards for their efforts in community outreach, financial education, membership marketing, and business development.

Last month, we celebrated the dedication and commitment our associates have to our membership during our Annual Employee Appreciation Day. We also hosted our 19th Annual Car Show & Member Appreciation Day this past Spring to celebrate our membership and invited the community to our campus for a day filled with family friendly activities.

Our Kids-N-Hope Foundation held its annual Rhapsody & Rhythm Walk-A-Thon 5K, which raised over \$27,000 to continue supporting children's health and life services throughout our region. This July, the Foundation will host its second Purse and Power Tool Bingo of the year, and in September, the Foundation will host its Annual Cornhole Tournament once again.

As we continue celebrating our 75th Anniversary, I'd like to once again thank you, the members, for placing your trust in American Heritage. We will continue to grow, adapt, and meet the needs of our membership by offering the best member services and financial resources for years to come. Thank you, stay safe and healthy, and God bless America.

Bruce K. Foulke

Bruce K. Foulke *President/CEO*

BOARD OF DIRECTORS

Gary Weyhmuller *Chairman*

John Fafara

James Brownlow II *Vice-Chairman*

Clara Glenn

Bruce K. Foulke *Treasurer*

Kathleen Kinslow

Jennifer Hannigan *Secretary*

James Thompson

Kenneth Wong

SUPERVISORY COMMITTEE

Michael Guntick *Chairman*

Anthony Kuczykowski

Evaleen DeMarco

Welcome to the Family! NEW WORKPLACE PARTNER

Complete Care at Kresson View

RAMP UP YOUR SUMMER HOME RENOVATIONS!

- ★ Receive funds in one lump sum with a Home Equity Loan. Rates as low as **5.74% APR⁵** for **36 Months**.
- ★ Draw money multiple times with the Platinum Home Equity Line of Credit. Rates as low as **6.99% APR⁶** Up To **80% LTV**.

AmericanHeritageCU.org/HomeEquity



REFINANCE YOUR MORTGAGE WITH US!

With our **No Closing Cost⁷** Mortgage Refinance program, members can refinance their homes with no out-of-pocket expense. If you currently have a variable rate or adjustable rate mortgage, you can also enjoy our **30-year mortgage rate as low as 6.50%⁸**!

AmericanHeritageCU.org/Mortgage



ONLINE CARD DISPUTES

Members can now dispute debit and credit card transactions through Online Teller. This self-service feature is available under the Card Services tab on the top banner of your Online Teller account page.

Kids-N-Hope Foundation



JULY 21, 2023 | 7 PM - 10 PM

Community Room
American Heritage Main Campus
2060 Red Lion, Philadelphia, PA 19115

Visit AHCU.co/Bingo to purchase your tickets today!

AUTO LOANS

LEASE BUYOUT
PURCHASE ★ REFINANCE

75 Month Term Loan

NO PAYMENTS

For the First Two Months⁹

AmericanHeritageCU.org/Auto

THE GIVE BACK SWEEPSTAKES

OVER \$75,000 IN MEMBER GIVEAWAYS¹⁰



\$1,000
Monthly
Prizes¹⁰



\$15,000
Quarterly
Vacation Prizes¹⁰



Grand Prize
New Car
Giveaway¹⁰

For sweepstakes rules and eligibility, visit AmericanHeritageCU.org/GiveBack.

Congratulations! To Our May Sweepstakes Winner

FIGHTING FRAUD

With scam calls on the rise, it is important to educate yourself on common fraud trends and how to avoid becoming a scammer's next victim. A common tactic fraudsters use is posing as a family member in crisis. Take the steps to protect you and your family:

- ★ Come up with a family password to use when an urgent situation is real. Many scam artists will hang up if they're asked "What's the family password?" during the call.
- ★ Ask questions that only a family member in question would know the answer to. Be sure to choose a question where the answer is not easy to find using social media or internet searches.
- ★ Suggest that your loved one hang up and call back using their own contact information like their personal cell phone.
- ★ Stay calm. When panicked, you may miss giveaways like the caller having an unfamiliar voice or accent or calling them "grandma" or "grandpa" instead of their typical "granny" or "poppy."

ADDITIONAL SAFETY TIPS INCLUDE:

- ★ Don't answer calls from unknown numbers. If you answer, hang up immediately.
- ★ If you answer the phone and the caller – or a recording – asks you to hit a button to stop getting the calls, just hang up. Scammers often use this trick to identify potential targets.
- ★ Do not respond to any questions, especially those that can be answered with "Yes" or "No."
- ★ Never give out personal information such as account numbers, Social Security numbers, mother's maiden names, passwords, or other identifying information.
- ★ If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, particularly if the caller is asking for a payment.

Learn more about current fraud trends and how to avoid becoming a victim at AHCU.co/FightFraud.

NEW BUSINESS CREDIT CARDS

We can help give your business added purchasing power and financial flexibility!



No Annual Fees

BUSINESS CASH REWARD MASTERCARD®

Earn cash back for every purchase!

- ★ 1.5% Cash Back¹¹ on Every Purchase
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards**¹² when you spend \$5,000 in the first 90 days.

Visit AHCU.co/BusinessCC to learn more about our business credit card options.

BUSINESS LOW RATE MASTERCARD®

Start building your business and save on interest!

- ★ Competitive Low Rate
- ★ Up to 10 Cards Available with Business & Employee Name
- ★ Plus, earn **\$500 Cash Rewards**¹² when you spend \$5,000 in the first 90 days.

BANKING WITH A HEART ❤ \$0.01 donated to the Kids-N-Hope Foundation for every transaction made with an American Heritage Debit or Credit Card.

SUMMER REWARDS — CASH BACK AS EASY AS 3-2-1!

CASH REWARD MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Whether you're planning your next vacation, taking a trip to the grocery store, or just buying your morning coffee, get rewarded for every transaction.

- ★ **3% Cash Back**¹³ On Gas, Groceries, & Essentials
- ★ **2% Cash Back**¹³ On Travel & Dining
- ★ **1% Cash Back**¹³ On Everything Else

AmericanHeritageCU.org/CashBack



CONSOLIDATE DEBT OR MANAGE YOUR SPENDING!

PLATINUM PREFERRED MASTERCARD®

No Balance Transfer Fees & No Annual Fees

Help pay down your debt by consolidating your high balances from other institutions or plan a big purchase and pay it back within nine months.

- ★ **First 9 Months 0% APR**¹⁴ On Purchases & Balance Transfers
- ★ **9.99% APR**¹⁴ On Purchases & Balance Transfers Thereafter
- ★ Plus, Earn **15,000** Bonus ScoreCard Rewards Points¹⁵



AmericanHeritageCU.org/CreditCards



WE'RE HIRING

Join our award-winning team! Whether you're interested in our contact center, in-branch service, or a position that's behind the scenes, there's a career here for you.

Apply today! AmericanHeritageCU.org/Careers



Scan QR Code To
View Openings

BULLETIN BOARD

Webinars

Social Security 101

July 11, 2023 - 6:00 PM

Building Savings: Ready for the Road Ahead

July 12, 2023 - 12:00 PM

Understanding Homeowners Insurance

July 18, 2023 - 6:00 PM

Understanding Medicare

July 26, 2023 - 6:00 PM

Independence Day

July 4, 2023 - All branches and office locations will be closed in observance of Independence Day.

Kids-N-Hope Cornhole Tournament

September 13, 2023

Books for Kids

August 1, 2023 - August 31, 2023

Stay up to date online at AmericanHeritageCU.org/Calendar.



INCOME FOR LIFE

If you are saving for retirement, nearing retirement, or living in retirement, an annuity can help. Annuities allow you to receive a steady income for your entire life, starting now or during retirement. Certain annuities even give you the option to grow your money first. With annuities you can manage, defer and reduce taxes.*A death benefit payment also offers protection for your family.

★ OFFERING RATES ABOVE 5% ★

Speak with an IRC representative today!

215.969.2967 ★ AmericanHeritageCU.org/IRC



*Consult your tax advisor.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates, American Heritage Credit Union and The American Heritage Investment & Retirement Center are not registered as a broker-dealer or investment advisor. Registered representative of LPL offer products and services using American Heritage Investment & Retirement Center, and may also be employees of American Heritage Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, American Heritage Credit Union or American Heritage Investment & Retirement Center. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any
Other Government Agency

No Credit Union Guaranteed

Not Credit Union
Deposits or Obligations

May Lose Value

DISCLOSURES

Offers valid as of 7/01/2023. All offers are subject to change without prior notice.

1. All offers are subject to change without prior notice. First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

2. The American Heritage Credit Union First-time Homebuyer Credit promotion is a lender credit for specified mortgages funded with American Heritage Credit Union. Up to a \$500 lender credit will be given at the time of closing, subject to qualification. Offer valid for first-time home purchase transactions only. If closing costs exceed \$500, the balance will be paid by the borrower. The lender credit can only be used for non-recurring closing costs including title insurance and recording fees. This credit cannot be applied toward down payment, prepaid items or recurring costs, such as property taxes and insurance. Borrowers cannot receive program credit as cash back. Valid for borrowers who have not owned a home in the previous three years. Available for primary occupancy homes located in Pennsylvania, New Jersey or Delaware. May be combined with certain community grant programs. Not available with all loan products, please ask an American Heritage Credit Union mortgage lender for details. American Heritage Credit Union may discontinue this offer at any time without prior notice. Available to members in good standing; must have an American Heritage Savings Account with a minimum balance of \$15 to be eligible.

3. Offer valid as of January 1, 2023, and subject to change or cancellation without notice. Member must purchase home through First Heritage Realty Alliance. Limit one gift card per household. Offer valid on a home purchased in Pennsylvania, New Jersey and Delaware. Member must be in good standing with a minimum \$15 deposit to receive offer. Members receiving incentives may be responsible for paying taxes on the incentives. This offer is not redeemable at The Home Depot® stores. American Heritage Credit Union will provide welcome gift card to member within 60 days of closing. American Heritage Credit Union is not affiliated with The Home Depot®. The Home Depot® is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC. All rights reserved. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.

4. 2.5% broker fee paid to buyer agent and a 2% list fee. All real estate commissions are negotiable. American Heritage Credit Union is an owner of First Heritage Realty Alliance, LLC. American Heritage Credit Union is not a real estate company.

5. Rates and promotions effective as of April 20, 2023, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit, collateral valuations, length of term and other considerations. Your rate may vary from the rate shown. Sample Home Equity Loan Monthly Payment: \$30.31 for every \$1,000 borrowed at 5.74% APR at 36 months (Up to 80% LTV). Membership eligibility required. Not a member? Join Today.

6. Rates and promotions effective as of April 20, 2023, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit, collateral valuations, length of term and other considerations. Your rate may vary from the rate shown. Sample Platinum Fixed-Rate HELOC (30P/5A) Payment Example: \$19.84 for every \$1,000 borrowed at 6.99% APR at 60 months (Up to 80% LTV). Minimum monthly payment amount is \$20. Borrower has a 36-month draw period from loan opening date to advance funds from line of credit. Membership eligibility required. Not a member? Join Today.

7. The No Closing Cost Mortgage Refinance offer applies to loans with a completed application date of April 1, 2023, or later. Rates and promotions effective as of April 1, 2023, and are subject to be cancelled, extended or changed without prior notice. The listed No Closing Cost Interest Rates are based on a \$200,000 conventional loan up to \$726,200, a 80% Loan-to-Value, a minimum 660 or better FICO score, and a Debt-to-Income ratio no higher than 45%. For rates on loans greater than \$726,200, please contact us. If you do not meet the stated criteria, other mortgage refinance programs may be available to you. Members who have refinanced a home under our previous No Closing Cost Mortgage Refinance program within six months prior to today are not eligible to apply for current No Closing Cost Mortgage Refinance program. Mortgage loan approvals are subject to credit approval and program guidelines. Not all loan programs are available in all states for all loan amounts. Each tax situation is unique, consult a tax and/or legal advisor for advice and information concerning your particular situation. Your rates may vary based on LTV, credit scores or loan amount. Loan rates are posted daily at AmericanHeritageCU.org and subject to change without prior notice. The mortgage loan payment obligations will be greater if taxes, homeowners insurance, or private mortgage insurance are included. The No Closing Cost Mortgage Refinance option: a) the borrower pays no closing costs, however taxes may need to be escrowed and property insurance is required; b) there is no cash out available; c) offer is only available for primary and secondary residences and does not include rental or investment properties. Choosing an origination fee option will increase the final APR. Other restrictions may apply, please contact an American Heritage Credit Union lender at 215.969.0777 for details.

8. 30-year conventional rate of 6.561% effective as of June 16, 2023, and subject to change without notice. Available for loan amounts between \$50,000 and \$726,200. Restrictions apply, see a lender for details.

9. Rates and promotions effective as of June 13, 2023, and are subject to be cancelled, extended, or changed without notice. Annual Percentage Rate (APR) for members who choose to make loan payments via payroll deduction or automatic payment from an American Heritage Credit Union account. APR is increased by .25% without payroll deduction or automatic payment. Rates for this product are determined by an evaluation of applicant credit. Your rate may vary from the rate shown. Borrowers of promotional refinance or purchase offer will skip first two payment cycles and then make 75 consecutive monthly payments. Sample Monthly Payment: \$16.17 for every \$1,000 borrowed at 6.49% APR at 75 months. Monthly payment (per \$1,000) examples are based on longest term in each range. Your payment may vary. Auto Loan refinance rates available for vehicles not previously financed at American Heritage Credit Union. Rates available for automobile model years 2020 to present. Not a member? Join today.

10. Offer valid as of 01/01/2023. Restrictions apply. All offers are subject to change without prior notice. Visit AmericanHeritageCU.org/GiveBack for complete details.

11. Purchases made through third-party technologies such as P2P or mobile wallets may not receive reward depending upon how the technology platform is configured to process the purchase. American Heritage is not responsible for codes used by merchants. See American Heritage Credit Union Cash Reward Program Terms and Conditions for more information about your rewards. We reserve the right to cancel, modify or extend this offer at any time without notice. See account Terms and Conditions for information on fees. Not a member? Join today. Equal Opportunity Lender.

12. To qualify for the \$500 statement credit, you must make \$5,000 or more in net purchases with your American Heritage Business Cash Reward Mastercard or Business Low Rate Mastercard within 90 days of Account opening. Net purchase amount is calculated by totaling all purchase transactions made within the first 90 days, less any returns, refunds, credits, disputes or adjustments applied to the Account during the same period. Purchase transactions do not include cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges. To receive the \$500 statement credit, Account must be open and in good standing at the time the credit is posted to the Account. Statement credit will be posted within 3 business days after the net purchase threshold is met. Limit 1 statement credit of \$500 per account.

13. How to earn Cash Back: Purchases made through third-party technologies such as P2P or mobile wallets may not receive higher reward depending upon how the technology platform is configured to process the purchase. American Heritage is not responsible for codes used by merchants. Essential merchants defined as gasoline, grocery stores, home improvement, pharmacies, dairy, or meat locker. Travel merchants defined as restaurants, cafes, fast food chains, airlines, ride sharing and hotels. See American Heritage Credit Union Cash Reward Program Terms and Conditions for more information about your rewards. We reserve the right to cancel, modify or extend this offer at any time without notice. See account Terms and Conditions for information on fees. Not a member? Join today.

14. Introductory 0.00% Annual Percentage Rate (APR) for purchases and balances for 9 months from credit card open date. Balances and purchases are subject to standard 9.99% APR thereafter. Approval for a Platinum Preferred Mastercard depends on creditworthiness and other qualifications. Other restrictions or conditions may apply. You may not pay off your current American Heritage Credit Union credit card, loans or lines of credit by using this balance transfer or cash advance options. Offer available to all new qualified Platinum Preferred Mastercard holders. Existing Platinum Preferred Mastercard cardholders in good standing with no outstanding balance may be eligible for 0% APR depending upon current promotional enrollments. Existing Platinum Preferred Mastercard holders may visit a branch or contact us at 215.969.0777 to learn more. American Heritage reserves the right to refuse any balance transfer request. See account Terms and Conditions for information on fees. Not a member? Join today.

15. To qualify for 15,000 ScoreCard Rewards points, you must make \$1,500 or more in net purchases with your American Heritage Platinum Preferred Mastercard Account within 90 days of Account opening. Net purchase amount is calculated by totaling all purchase transactions made within the first 90 days, less any returns, refunds, credits, disputes or adjustments applied to the Account during the same period. Purchase transactions do not include cash advances, balance transfers, finance charges, fees, convenience checks, ATM withdrawals, foreign transaction currency conversion charges or insurance charges. To receive the ScoreCard Rewards bonus points, account must be open and in good standing at the time the credit is posted to the Account. Statement credit will be posted within 3 business days after the net purchase threshold is met. Limit 1 statement credit of 15,000 ScoreCard Rewards per Account.

This Credit Union is Federally Insured By NCUA
Equal Opportunity Lender | American Heritage NMLS #433838





Earn more from your funds!

Make your money work for you! Choose from one of our competitive Certificate & IRA specials ranging from 6 to 60 months. Open a Certificate account today and begin earning the most from your funds!

4.50%
APY*

8 Month IRA or Certificate

5.00%
APY**

11 Month Jumbo IRA or Certificate

 **American Heritage**
CREDIT UNION

This Credit Union is Federally Insured By NCUA | Offers valid as of 6/13/2023 | All offers are subject to change without prior notice.

*Annual Percentage Yield (APY) listed paid on \$1,000 minimum balance. \$500 minimum balance Share and IRA Certificates available at 0.10% lower Annual Percentage Yield. A penalty will or may be imposed for early withdrawal. Fees may reduce earnings. Not a member? Join today.

**5.00% Annual Percentage Yield (APY) effective June 13, 2023, and are subject to be cancelled, changed, or withdrawn at any time without prior notice. Rate listed paid on \$50,000 minimum balance. Share and IRA Certificates available at lower Annual Percentage Yield for balances under \$50,000. A penalty will or may be imposed for early withdrawal. Fees may reduce earnings. We reserve the right to cancel or modify terms at any time without prior notice. Not a member? Join today.

ESI
Excess
Share
Insurance

TURN OVER TO LEARN ABOUT OUR **HIGH YIELD SAVINGS** ACCOUNT ➔



TURN OVER TO LEARN ABOUT OUR **CERTIFICATE & IRA SPECIALS** →

Reach your financial goals!

Saving for a special occasion or simply looking to earn one of the highest savings rates in the region? Open a High Yield Savings account to take advantage of a higher earning rate with flexibility to access to your funds.

3.55% APY⁺ **High-Yield Savings**



AmericanHeritageCU.org/Savings

This Credit Union is Federally Insured By NCUA | Offers valid as of 6/13/2023 | All offers are subject to change without prior notice.

⁺Annual Percentage Yield (APY) for balances \$10,000 and greater. Maximum deposit amount \$1,000,000. Limit one High Yield Savings Account per member. \$10,000 minimum opening deposit. \$10 monthly service fee is waived if the daily balance is \$10,000 or more. Account holder may withdraw funds once per monthly statement cycle via check, transfer or withdrawal, \$25 fee for each additional withdrawal per statement cycle. Fees may reduce earnings. Not a member? Join today.